

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 10-21958-MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael P Molloy  
10 Oakland Ct  
Matawan, NJ 07747

Lisa M Molloy  
10 Oakland Ct  
Old Bridge, NJ 08857

Social Security No.:  
xxx-xx-4324

xxx-xx-2638

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 27, 2010

Michael B. Kaplan  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0312-3  
Case: 10-21958

User: admin  
Form ID: bl8

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Total Noticed: 41

Date Rcvd: Aug 27, 2010

The following entities were noticed by first class mail on Aug 29, 2010.

db/jdb +Michael P Molloy, Lisa M Molloy, 10 Oakland Ct, Matawan, NJ 07747-3537  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
510700455 Affiliated Orthopedic Specialists, 2186 State Hwy27 Suite 1a, North Brunswick, NJ 08902  
510700456 +Alliance One Receivables Management Inc, P O Box 2449, Gig Harbor, WA 98335-4449  
510700459 Baker Hostetler LLP, SunTrust Center, Suite 2300, Orlando, FL 32802-0112  
510700465 +DJO, Dj Ortho, P O Box 515471, Los Angeles, CA 90051-6771  
510700464 +Disney Vacation Club, 1390 Celebration Blvd, Celebration, FL 34747-5166  
510700466 +Edison Anesthesia At Oak Tree, 3848 Park Avenue, Edison, NJ 08820-2508  
510700470 +Keystone Financial Services, P O Box 730, Allenwood, NJ 08720-0730  
510700471 +LCA, P O Box 2240, Burlington, NC 27216-2240  
510700472 +MCS Claim Services, 123 Frost Street, Suite 150, Westbury, NY 11590-5027  
510700473 Meridian Health, P.O. Box 397, Neptune, NJ 07754-0397  
510700475 +Nationwd Rec, Pob 8005, Cleveland, TN 37320-8005  
510700476 +Nudelman, Nudelman & Ziering PC, 425 Eagle Rock Ave., Ste 403, Roseland, NJ 07068-1787  
510700477 +Oak Tree Surgery Center, 1931 Oak Tree Road, Edison, NJ 08820-2072  
510700478 +Onwest Bank, 6900 Beatrice Dr, Kalamazoo, MI 49009-9559  
510700479 +Orthopaedic Sports Medicine & Rehabili, 80 Oak Hill Rd, Red Bank, NJ 07701-5727  
510700480 +Poland Spring Direct, #215 6661 Dixie Hwy, Ste 4, Louisville, KY 40258-3950  
510700484 +RWJ Health Network, P.O. Box 251, South Amboy, NJ 08879-0251  
510700481 +Remex Inc, 322 Wall Street, Princeton, NJ 08540-1515  
510700482 +Riverview Medical Center, P.O. Box 34020, Newark, NJ 07189-0001  
510700483 +Robert Wood Johnson University Medical G, P O Box 15278, Newark, NJ 07192-5278  
510700486 +Sunrise Credit Services, 260 Airport Plaza, Farmingdale, NY 11735-3946  
510700487 +The Jeffrey Matthews Financial Group, 284 Millburn Avenue, Millburn, NJ 07041-1622  
510700488 +Trans-Continenttal, P O Box 5055, White Plains, NY 10602-5055  
510700489 +University Radiology Group, 579A Cranbury Road, East Brunswick, NJ 08816-5426  
510700490 Verngroff Williams & Associates, Inc, P.O. Box 4155, Sarasota, FL 34230-4155

The following entities were noticed by electronic transmission on Aug 27, 2010.

510700457 +EDI: HNDA.COM Aug 27 2010 18:18:00 Am Honda Fin, 200 Continental Dr Ste,  
Newark, DE 19713-4334  
510700458 +EDI: AMEREXPR.COM Aug 27 2010 18:08:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
510700460 +EDI: RMSC.COM Aug 27 2010 18:13:00 Banana Republic, P O Box 530942,  
Atlanta, GA 30353-0942  
510700462 +EDI: CHASE.COM Aug 27 2010 18:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
510700463 +EDI: CHASE.COM Aug 27 2010 18:18:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
510700467 +E-mail/Text: BKNOTICES@EAFLLC.COM Equable Ascent Financi,  
1120 West Lake Co, Buffalo Grove, IL 60089-1970  
510771401 +EDI: BASSASSOC.COM Aug 27 2010 18:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
510700468 +EDI: HFC.COM Aug 27 2010 18:13:00 Hsbc/saks, Pob 15521, Wilmington, DE 19850-5521  
510700469 +EDI: RMSC.COM Aug 27 2010 18:13:00 JC Peney, P O Box 960090, Orlando, FL 32896-0090  
510700474 +EDI: MID8.COM Aug 27 2010 18:13:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2251  
510700485 +EDI: SEARS.COM Aug 27 2010 18:08:00 Sears Credit Cards, P.O. Box 183081,  
Columbus, OH 43218-3081  
510700491 +EDI: FUNB.COM Aug 27 2010 18:18:00 Wachov/ftu, Po Box 3117, Winston-salem, NC 27102  
510700492 +EDI: WFNNB.COM Aug 27 2010 18:08:00 Wfnnb/victorias Secret, Po Box 182128,  
Columbus, OH 43218-2128

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

510700461 ##+Bergen Rehab & HME, Wilpage, Inc, 18 Utter Avenue, Hawthorne, NJ 07506-2127

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.